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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

: George W. Landry Art Unit: 3691 Applicant

: 09/859,615 Serial No. Examiner: Daniel Kesack

Filed : May 16, 2001

For : SYSTEM AND METHOD FOR PAYING BILLS AND OTHER

OBLIGATIONS INCLUDING SELECTIVE PAYOR AND PAYEE

CONTROLS

Mail Stop Amendment Commissioner of Patents P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION This paper is in response to the Office Action mailed October 10, 2006.

Claim amendments begin on page 2 of this paper.

Remarks begin on page 10 of this paper.

Certificate of Electronic Transmission

I hereby certify that this correspondence and any enclosures are being electronically transmitted via EFS-WEB on the date indicated below.

/Thomas W. Humphrey/ January 10, 2007 Thomas W. Humphrey Date

Reg. No. 34,353